



The relative strengths and weaknesses of PREMIER FINANCIAL BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of PREMIER FINANCIAL BANCORP INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of PREMIER FINANCIAL BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 1.1% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	366,902
Cash Deposits and Cash Equivalents	80,775
Deposits	1,430,127
Fees	0
Goodwill	47,640
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,239
Loans and Leases Receivable	1,135,563
Long-term Debt	0
Occupancy	0
Other Assets	29,850
Other Compr. Net Income	-1,779
Other Expenses	5,898
Other Liabilities	37,020
Other Net Income	26,066
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,385

Output Variable	Value in 1000 USD
Liabilities	1,473,386
Assets	1,690,115
Expenses	5,898
Revenues	0
Stockholders Equity	216,729
Net Income	20,168
Comprehensive Net Income	18,389
Economic Capital Ratio	8.0%